

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

X

In re: CONGREGATION BIRCHOS YOSEF
(Debtor)

Chapter 11
Case No. 15-22254-rdd

X

MONTHLY OPERATING STATEMENT FOR THE PERIOD FROM
November 1 thru November 30, 2015

MONTHLY DISBURSEMENTS:	\$57,595.67
MONTHLY OPERATING PROFIT/LOSS:	(\$10,059.67)

THIS OPERATING STATEMENT MUST BE SIGNED BY A REPRESENTATIVE OF THE DEBTOR(S)

The undersigned, having reviewed the attached report and being familiar with the Debtor's Financial affairs, verifies under the penalty of perjury, that the information contained therein is complete, accurate and truthful to the best of my knowledge.

DATE: December 22, 2015



Breindy Lebovits

Indicate if this is an amended statement by checking here

AMENDED STATEMENT _____

In re Congregation Birchos Yosef
Debtor

Case No. 15-22254-rdd
Reporting Period: November 1 thru November 30, 2015

BANK RECONCILIATIONS

Continuation Sheet for MOR-1

A bank reconciliation must be included for each bank account. The debtor's bank reconciliation may be substituted for this page.

(Bank account numbers may be redacted to last four numbers.)

	Operating Chase #7550	Food Chase #7890	Synagogue Chase #0280	Other St Natl #1387
BALANCE PER BOOKS	\$ 1,012.11	\$ 20.19	\$ 6,002.66	\$ 2,427.06
BANK BALANCE	\$ 1,012.11	\$ 20.19	\$ 6,002.66	\$ 2,427.06
(+) DEPOSITS IN TRANSIT (ATTACH LIST)	\$ -			
(-) OUTSTANDING CHECKS (ATTACH LIST):	\$ -			
OTHER (ATTACH EXPLANATION)	\$ -			
ADJUSTED BANK BALANCE *				
**Adjusted Bank Balance" must equal "Balance per Books"				
DEPOSITS IN TRANSIT	Date	Amount	Date	Amount
CHECKS OUTSTANDING	Ck. #	Amount	Ck. #	Amount
Total O/S Checks		\$ -		
"OTHER" OUTSTANDING				
Total "Other"		\$ -		

Congregation Birchos Yosef Debtor	Case No. Reporting Period:	15-22254-rdd Nov 1 thru Nov 30, 2015
BALANCE SHEET		
The Balance Sheet is to be completed on an accrual basis only. Pre-petition liabilities must be classified separately from post-petition obligations.		
ASSETS	BOOK VALUE AT END OF CURRENT REPORTING MONTH	BOOK VALUE ON PETITION DATE OR SCHEDULED AMOUNT
SCHEDULE A - REAL PROPERTY		
Religious Girls School - New City, NY	\$ 4,500,000.00	
Single Family Residence - Spring Valley, NY	\$ 200,000.00	
Parking Lot - Spring Valley, NY	\$ 3,000,000.00	
3 Story Synagogue - Spring Valley, NY	\$ 5,000,000.00	
Yeshiva/Religious Boy's School - Monsey, NY	\$ 10,000,000.00	
School for Special Needs Children - Spring Valley	\$ 2,000,000.00	
Single Family Residence - Spring Valley, NY	\$ 1,000,000.00	
Residential Building - Spring Valley, NY	\$ 500,000.00	
Two-Family Residence - Monsey, NY	\$ 500,000.00	
Other Property (attach schedule)	\$ -	
TOTAL REAL PROPERTY ASSETS	\$ -	\$ 26,700,000.00
SCHEDULE B - PERSONAL PROPERTY		
Cash on Hand	\$ -	\$ -
Chase Bank - Synagogue Account #0280	\$ 6,002.66	\$ 600.00
Chase Bank - Operating Account #7550	\$ 1,012.11	\$ 100.00
Chase Bank - Food Account #7890	\$ 20.19	\$ 300.00
Sterling Nat'l Bank - Congregation Account #1387	\$ 2,427.06	\$ 2,000.00
Security Deposits	\$ -	\$ 4,100.00
Books	\$ -	\$ 500.00
Accounts Receivable - 201 Rte 306 - Yeshiva Ohr Torah	\$ -	\$ 400,000.00
Accounts Receivable - 78 So Main St - Rents	\$ -	\$ 180,000.00
Motors - 4 Busses	\$ -	\$ 170,000.00
Office Eq, Furn & Supls	\$ -	\$ 25,000.00
Other Pers Property - Religious Articles	\$ -	\$ 55,000.00
Claims Against David Rottenberg	\$ -	\$ 30,000.00
Claims Against Mordechai Glatzer	\$ -	\$ 50,000.00
Claims Against Former Trustees & Joel Laufer	\$ -	\$ 4,000,000.00
TOTAL PERSONAL PROPERTY	\$ 9,462.02	\$ 4,917,600.00
TOTAL ASSETS	\$ 9,462.02	\$ 31,617,600.00
LIABILITIES AND OWNER EQUITY	BOOK VALUE AT END OF CURRENT REPORTING MONTH	BOOK VALUE ON PETITION DATE OR SCHEDULED AMOUNT
LIABILITIES NOT SUBJECT TO COMPROMISE (Postpetition)		
Federal Income Taxes (not deducted from wages)		
FICA/Medicare (not deducted from wages)		
State Taxes (not deducted from wages)		
Real Estate Taxes		
Other Taxes (attach schedule)		
TOTAL TAXES	\$ -	
Professional Fees		
Other Post-Petition Liabilities (list creditors)		
Schedule D - Secured Claims		
All Security & Communications Corp.	\$ 50,000.00	
Countywide Carting Ltd	\$ 5,563.00	
Internal Revenue Service	\$ 169,663.33	
Internal Revenue Service	\$ 14,734.29	
Internal Revenue Service	\$ 15,730.15	
TD Bank, N.A.	\$ 9,000,000.00	
Total Secured Claims	\$ 9,255,690.77	

Congregation Birchos Yosef	Case No.	15-22254-rdd
Debtor	Reporting Period:	Nov 1 thru Nov 30, 2015
Schedule E - Unsecured Priority Claims		
County of Rockland - R.E. Tx - 78 So Main St	\$	33,177.07
County of Rockland - R.E. Tx - 900 Rte 45	\$	29,834.80
County of Rockland - R.E. Tx - 906 Rte 45	\$	9,139.11
County of Rockland - R.E. Tx - 6 Milton Pl	\$	1,837.19
County of Rockland - R.E. Tx - 201 Rte 306	\$	12,697.81
NYS Ins Fund - Wkrs Comp	\$	7,007.78
Town of Ramapo - Local Taxes	\$	31,418.72
Total Unsecured Priority Claims	\$	125,112.48
Schedule F - Unsecured Non-Priority Claims		
Abraham Spira	\$	330.00
Aharon Friedman	\$	10,340.00
Alen Rither	\$	2,500.00
Allstate Fire Prevention	\$	770.43
Amir Dotan	\$	100,000.00
AR Celentano	\$	1,000.00
Ari Food Distributor Inc	\$	4,034.55
Asher Rabinowitz	\$	3,340.00
Be'er Mayim	\$	783.75
Borech Moskowitz	\$	6,000.00
C. Polatsek	\$	1,400.00
Campaign Printing	\$	2,073.95
Chaim A. Horowitz	\$	6,920.00
Chaim Fried	\$	18,676.00
Chaim Mermelstein	\$	14,062.00
Countrywide Carting Ltd	\$	5,139.00
Crafts N More	\$	130.58
Culinary Depot	\$	3,457.00
D&S Fire Protection Corp	\$	325.00
David Adler	\$	9,000.00
David Mermelstein	\$	8,002.00
David Schlesinger	\$	7,500.00
Dyna Grafik Design Studios Ltd	\$	1,265.00
Eli Leifer	\$	2,182.00
Eliezer Moskowitz	\$	9,700.00
Elimelech Ringel	\$	7,110.00
Express Electric Inc	\$	12,000.00
Express It Advertising	\$	1,175.00
Fabulous Paper Inc	\$	11,912.00
Famous Fish of Monsey Inc	\$	7,699.00
Gedalya Katz	\$	13,900.00
Geshmake Fish	\$	4,955.22
Global Dairy	\$	6,204.66
Global Fire Prevention	\$	4,695.00
Golden Taste Inc	\$	3,169.00
Good Quality Paper Goods	\$	10,450.00
Gross Print & Copy Inc	\$	201.00
Handi Lift Inc	\$	1,017.50
Hershel Landau	\$	1,800.00
Hillel Rabinowitz	\$	9,660.00
Inter County Testing Services Inc	\$	1,651.00
Interstate Wast Services	\$	1,873.00
J. S. Security Inc	\$	4,255.00
Kedem Food Products	\$	625.00
Kiryas Joel Poultry	\$	5,377.66
Kiryas Yosel World Famous Kosher Bakery Inc	\$	830.65
Kourosh Masjedi	\$	45,000.00
Levine & Associates, P.C.	\$	75,192.00
Luach Hamodus	\$	210.00
Mayer Zweig	\$	18,490.00
McGraw Communications	\$	3,603.16
Mechon L'Horoech	\$	525.00

Congregation Birchos Yosef	Case No.	15-22254-rdd
Debtor	Reporting Period:	Nov 1 thru Nov 30, 2015
Mehadrin Dairy	\$	5,259.19
Meir S. Breuer	\$	24,400.00
Meir Y. Rottenberg	\$	4,500.00
Miron Produce Inc., ZA	\$	6,656.00
ontalbano, Condon & Frank, P.C.	\$	49,859.00
Mordechai D. Mermelstein	\$	2,975.00
Mordechai Samet	\$	35,000.00
Moshe Fogel	\$	3,000.00
Moshe Hershkowitz	\$	5,400.00
North Shore Bottling Co	\$	598.75
Nosson Friedman	\$	5,890.00
Orange & Rockland	\$	12,449.26
P. Elye Weinberger	\$	1,300.00
Pest Arrest	\$	3,290.00
Peter M. Cordovano, Esq	\$	7,743.95
Philadelphia Insurance	\$	1,000.00
Quality Elevator Inspection Inc	\$	350.00
R & L Food Distributor	\$	19,020.00
Ramapost Mail Services	\$	54,999.38
Rockland Community Bulletin	\$	100.00
Rockland County Dairy Corp	\$	16,161.00
Rockland HVAC Inc	\$	110.00
Rockland Kosher Supermarket	\$	465.00
Rockland Security Inc	\$	1,000.00
Rockland Tool Rental	\$	450.00
Royal Wine Corp	\$	4,113.12
S.D. Cooleration Inc	\$	621.00
Shia Klagsruan	\$	2,612.31
Shraga Gold	\$	15,000.00
Simcha Klagsruan	\$	20,956.00
Sion E. Souer	\$	25,000.00
Spring Valley Dairy Corp	\$	138.00
The Chef's Kingdom Inc	\$	16,113.00
The Craft Shop	\$	769.00
The Hartford Insurance Co	\$	6,701.00
The Robe & Lingerie Gallery	\$	1,272.00
TKE Corp	\$	2,926.00
Travelers	\$	1,609.00
Trust Security	\$	2,550.00
United Water	\$	901.00
Upstate Produce	\$	3,485.00
US Bank	\$	575.00
Verizon	\$	217.00
VerizonWireless	\$	3,686.00
WebRise	\$	400.00
Xchange Telecom	\$	653.00
Y&S Coffee Service Corp	\$	477.00
Y.H. Rozner	\$	2,000.00
Yakov Y. Lefkowitz	\$	814.00
Yermiye Klein	\$	9,120.00
Yidel Kohn	\$	1,627.00
Yochenen Waldman	\$	10,400.00
Yoel Friedman	\$	13,806.00
Yoel Schlesinger	\$	8,327.00
Yoel Shimonowitz	\$	11,000.00
Zenith Supplies Inc	\$	7,955.00
Zichron Menachem Inc	\$	62,500.00
Total Unsecured Claims	\$	972,812.07
TOTAL POST-PETITION LIABILITIES		
LIABILITIES SUBJECT TO COMPROMISE (Pre-Petition)		

Congregation Birchot Yosef	Case No.	15-22254-rdd
Debtor	Reporting Period:	Nov 1 thru Nov 30, 2015
TOTAL PRE-PETITION LIABILITIES		\$ 10,353,615.32
TOTAL LIABILITIES		
SCHEDULE OF OTHER PERSONAL PROPERTY		
TOTAL OTHER PERSONAL PROPERTY		\$ -

Date Prepared: Dec 22, 2015

Congregation Birkos Yosef
Sterling Natl Bank A/C #1387
Summary of Income Vs Expenses
Nov 1 thru Nov 30, 2015

Sterling National Bank		Disbursements -							
Date	Ck #	Amt of Ck	Payee	Repr & Maint	Utilities	Insurance	Din Torah	Misc	Description
11/30/15	Bank Chg	\$ 40.00	Bank Charge					\$ 40.00	Bank Charge
11/17/15	9146	\$ 1,350.00	Servideo	\$ 1,350.00					Lawn Maintenance
11/17/15	9147	\$ 2,689.96	Adler's Insurance				\$ 2,689.96		
11/18/15	9154	\$ 10,400.00	Beis Din Mishpetei Tzedek				\$ 10,400.00		
11/03/15	9157	\$ 8,563.53	TCF Equipment Finance				\$ 8,563.53		Lease - Buses
		\$ 23,043.49					\$ 2,689.96	\$ 10,400.00	\$ 8,603.53
Deposits -		Source	Rental Income	Donations		Misc	Description		
11/02/15	Credit	\$ 1,650.00	39 Saddle River Road	\$ 1,650.00					
11/10/15	Deposit	\$ 1,912.00	39 Saddle River Road	\$ 1,912.00					
11/16/15	Wire	\$ 4,190.00	Xfer from Chase A/C #0280				\$ 4,190.00 Xfer		
11/17/15	Wire	\$ 6,500.00	Shaarei Aratzim of Monsey	\$ 6,500.00					
		\$ 14,252.00		\$ 10,062.00	\$ -	\$ -	\$ 4,190.00		
Summary - M/o November 2015									
Beg Bal @ 09/30/15		\$ 11,218.55							
Deposits:		\$ 14,252.00							
Distr:		\$ (23,043.49)							
Bal @ 11/30/15		\$ 2,427.06	Bank Balance @ 11/30/15	\$ 2,427.06					

Date Prepared: Dec 12, 2015

Congregation Birkas Yosef
Chase Ckg A/C #7890
Summary of Income Vs Expenses
Oct 31 thru Nov 30 2015

Case No.15-22254-rdd

Main Document

Disbursements -						
Date	Ck #	Amt of Ck	Payee	Food and Supplies	Marketing	Bnk Chgs
11/03/15	CrCd	\$ (60.00)	Authnet Gateway Billing			\$ (60.00) Proc Fee - Refund
11/03/15	Xfer	\$ 2,000.00	Xfer to Chase Ckg #5113	\$ 2,000.00		\$ 35.20 Processing Fees
11/04/15	EFT	\$ 35.20	Authnet Gateway Billing			
11/05/15	Xfer	\$ 85.00	Xfer to Chase Ckg #5113	\$ 85.00		
11/18/15	Xfer	\$ 545.00	Xfer to Chase Ckg #5113	\$ 545.00		
11/24/15	Xfer	\$ 200.00	Xfer to Chase Ckg #5113	\$ 200.00		
11/04/15	18500	\$ 1,277.00	Xfer to Chase Ckg #5113	\$ 1,277.00		
11/23/15	18502	\$ 5,300.00	Cong. Bnei Meluchim	\$ 5,300.00		
11/23/15	18503	\$ 1,500.00	Cong. Bnei Meluchim	\$ 1,500.00		
11/23/15	18504	\$ 2,065.00	Elite Food	\$ 2,065.00		
11/23/15	18506	\$ 393.00	Chef's Kingdom	\$ 393.00		
11/30/15	Bnk Svc Chg	\$ 9,200.00	Cong. Bnei Meluchim	\$ 9,200.00		
11/30/15	Pg	\$ 10.00	Bank Service Charge	\$ 10.00		
		\$ 22,550.20		\$ 22,565.00	\$ -	\$ 10.00 \$ (24.80)
Deposits -						
Entered	Source	Food		Misc	Description	
11/02/15	ATM Dep	\$ 7,939.40	Food Program	\$ 7,939.40		
11/03/15	Xfer	\$ 35.00	Xfer from Chase A/C #7550		\$ 35.00 Xfer	
11/10/15	ATM Dep	\$ 156.54	Food Program	\$ 156.54		
11/16/15	ATM Dep	\$ 2,110.86	Food Program	\$ 2,110.86		
11/23/15	ATM Dep	\$ 12,335.98	Food Program	\$ 12,335.98		
		\$ 22,577.78		\$ 22,542.78	\$ -	\$ - \$ 35.00
ATM Dep						
Beg Bal @ 10/31/15		\$ (7.39)				
Deposits:		\$ 22,577.78				
Disp:		\$ (22,550.20)				
Bal @ 11/30/2015		\$ 20.19	Bank Bal @ 11/30/15		\$ 20.19	

Date Prepared: Dec 12, 2015

Congregation Birkhos Yosef
Chase Ckg A/C #7890

Chapter 11
Case No.15-22254-rdd

Summary of Income Vs Expenses
Oct 31 thru Nov 30, 2015

Chase Bank A/C #7890	Disbursements -	Date	Ck #	Amt of Ck	Payee	Food and Supplies	Marketing	Bank Chgs	Misc	Description

Date Prepared: Dec 12, 2015

Congregation Birkos Yosef
Chase Ckg A/C #7550
Summary of Income Vs Expenses
Oct 31 thru Nov 30, 2015

Chapter 11
Case No.15-22254-rdd

Chase Bank A/C #7550									
Disbursements -		Ck #	Amt of Ck	Payee	Transportation	Net Wage	Bank Chgs	Misc	Description
11/02/15	DbCd	\$ 20.00		Exxon /Mobil	\$ 20.00			\$ 16.99	Food
11/03/15	DbCd	\$ 16.99		Glaubers				\$ 6.87	Food
11/04/15	DbCd	\$ 6.87		Hatzloche Grocery					
11/05/15	DbCd	\$ 100.00		Sunoco	\$ 100.00				
11/05/15	DbCd	\$ 148.89		Sunoco	\$ 148.89				
11/27/15	DbCd	\$ 65.03		Constant Contact				\$ 65.03	Marketing
11/02/15	Xfer	\$ 400.00		Xfer to Chase A/C #0280				\$ 400.00	Xfer
11/03/15	Xfer	\$ 35.00		Xfer to Chase A/C #7890				\$ 35.00	Xfer
11/03/15	Xfer	\$ 20.00		Xfer to Chase A/C #5113				\$ 20.00	Xfer
11/05/15	Xfer	\$ 55.00		Xfer to Chase A/C #5113				\$ 55.00	Xfer
11/05/15	Xfer	\$ 600.00		Xfer to Chase A/C #8715				\$ 600.00	Xfer
11/03/15	10399	\$ 521.78		Issac Kleffman				\$ 521.78	
11/12/15	10304	\$ 521.79		Issac Kleffman				\$ 521.79	
11/24/15	10305	\$ 717.61		Simcha Klagsbrun				\$ 717.61	
11/09/15	10306	\$ 371.72		Mordechai Weiss				\$ 371.72	
11/30/15	10309	\$ 717.61		Simcha Klagsbrun				\$ 717.61	
11/25/15	10310	\$ 371.70		Mordechai Weiss				\$ 371.70	
11/03/15	Bank Chg	\$ 34.00		NSF Fee				\$ 34.00	
11/12/15	Bank Chg	\$ 34.00		NSF Fee				\$ 34.00	
11/30/15	Bank Chg	\$ 10.00		Mo Svc Chg				\$ 10.00	
		\$ 4,767.99			\$ 268.89	\$ 3,222.21	\$ 78.00	\$ 1,198.89	
Deposits -		Source							
11/04/15	ATM Dep	\$ 450.00	Deposit		Tuition	Donations	Misc		Description
11/09/15	ATM Dep	\$ 534.62	Deposit		\$ 534.62	\$ 450.00			
11/13/15	Xfer	\$ 355.00	Xfer from Chase Ckg A/C #5113	\$ 355.00					
11/13/15	Xfer	\$ 35.00	Xfer from Chase Ckg A/C #5113	\$ 35.00					
11/23/15	ATM Dep	\$ 652.00	Deposit					\$ 652.00	
11/23/15	ATM Dep	\$ 250.00	Deposit					\$ 250.00	
11/23/15	ATM Dep	\$ 50.00	Deposit					\$ 50.00	
11/25/15	Xfer	\$ 1,400.00	Xfer from Chase Ckg A/C #5113	\$ 1,400.00					
11/30/15	ATM Dep	\$ 1,100.00	Deposit		\$ 1,100.00	\$ 41.00			
11/30/15	Xfer	\$ 41.00	Xfer from Chase Ckg A/C #5113	\$ 41.00					
		\$ 4,867.62			\$ 1,989.62	\$ 2,878.00	\$ -	\$ -	
Beg Bal @ 10/31/15									
Deposits:									
Disb:									
\$ {4,767.99}									

Date Prepared: Dec 12, 2015

Congregation Birkas Yosef
Chase Ckg A/C #7550

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Summary of Income Vs Expenses
Oct 31 thru Nov 30, 2015

Chase Bank A/C #7550	Disbursements -	Date	Ck #	Amnt of Ck	Payee	Transportation	Net Wage	Bank Chgs	Misc	Description
		Bal @ 11/30/2015		\$ 1,012.11	Bank Bal @ 11/30/15		\$ 1,012.11			

Date Prepared: Dec 12, 2015

Congregation Birkos Yosef
Chase Clg A/C #0280

Summary of Income Vs Expenses
Oct 31 thru Nov 30, 2015

Chapter 11
Case No.15-22254-rdd

Chase Bank A/C #0280 Disbursements -								
Date	Ck #	Amt of Ck	Payee	Foold	Repr & Maint	Proc Fees	Misc.	Description
11/19/2015	Dbo:d	\$ (250.00)	Electric Outlet		\$ (250.00)			Refund
11/2/2015	Dbo:d	\$ 94.99	Leslie's Pool Supply		\$ 94.99			
11/3/2015	Dbo:d	\$ 122.50	Glaubers		\$ 122.50			
11/9/2015	Dbo:d	\$ 592.00	Electric Outlet		\$ 592.00			
# ##### Dbo:d	\$ 98.00	The Business Magnet					\$ 98.00	Ad
# ##### Dbo:d	\$ 60.50	Electric Outlet			\$ 60.50			
# ##### Dbo:d	\$ 60.00	Community Connections					\$ 60.00	Ad
# ##### Dbo:d	\$ 31.64	Electric Outlet			\$ 31.64			
# ##### Dbo:d	\$ 35.35	Scaffoldmart.Com			\$ 35.35			
11/2/2015	EFT	\$ 10.87	Banard Micht			\$ 10.87		
11/3/2015	EFT	\$ 39.37	Banard Micht			\$ 39.37		
11/4/2015	EFT	\$ 4.45	Banard Micht			\$ 4.45		
11/5/2015	EFT	\$ 400.00	County Wide Carting		\$ 400.00			Carting
# ##### Wire	\$ 4,190.00	Xfer to Sterling Natl Bank A/C					\$ 4,190.00	Xfer
# ##### Bank Chg	\$ 30.00	Outgoing Wire Fee					\$ 30.00	Bank Charge
# ##### EFT	\$ 15.00	Sign off file					\$ 15.00	
# ##### EFT	\$ 7.62	Banard Micht					\$ 7.62	
# ##### EFT	\$ 2.54	Banard Micht					\$ 2.54	Carting
# ##### EFT	\$ 12.70	Banard Micht					\$ 12.70	
# ##### EFT	\$ 3,078.62	O&R Utilities					\$ 3,078.62	Utilities
# ##### EFT	\$ 6.60	Banard Micht					\$ 6.60	
# ##### EFT	\$ 35.56	Banard Micht					\$ 35.56	
# ##### EFT	\$ 25.40	Banard Micht					\$ 25.40	
# ##### EFT	\$ 1.27	Banard Micht					\$ 1.27	
11/5/2015	402	\$ 1,600.00	Ramapo Iron Works		\$ 1,600.00			Railings
# ##### 403	\$ 286.50	ABC Fire Protection			\$ 286.50			Fire Extinguisher
11/5/2015	404	\$ 687.18	Fabulos Paper		\$ 687.18			Cleaning/Paper Suppls
# ##### 405	\$ 185.00	J. S. Security			\$ 185.00			Fire Alarm
11/3/2015	406	\$ 500.00	Best Value		\$ 500.00			
11/6/2015	407	\$ 1,000.00	Shomer Safty		\$ 1,000.00			
# ##### 412	\$ 325.00	The Tile Boys			\$ 325.00			
# ##### 413	\$ 1,305.00	BR Electrical			\$ 1,305.00			
# ##### 415	\$ 2,700.00	Tri State Roofing			\$ 2,700.00			
		\$ 17,293.66			\$ 622.50	\$ 9,053.16	\$ 161.38	\$ 7,456.62

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Congregation Birkas Yosef
Chase Ckg A/C #0280
Summary of Income Vs Expenses
Oct 31 thru Nov 30, 2015

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Deposits -		Source	Contrib/Searns	Catering Hall	Misc	Description
11/02/15	Xfer	\$ 400.00	Xfer from Chase A/C #7550		\$ 400.00	Xfer
11/03/15	Mtot Dep	\$ 1,550.00	Donation	\$ 1,550.00		
11/03/15	ATM Dep	\$ 425.00	Hall at 6 Milton	\$ 425.00		
11/04/15	ATM Dep	\$ 393.27	Donation	\$ 393.27		
11/04/15	ATM Dep	\$ 107.00	Donation	\$ 107.00		
11/04/15	Brot Dep	\$ 175.00	Hall at 6 Milton	\$ 175.00		
11/05/15	ATM Dep	\$ 1,725.00	Hall at 6 Milton/Donation	\$ 1,900.00	\$ 725.00	
11/09/15	ATM Dep	\$ 475.00	Hall at 6 Milton	\$ 475.00		
11/12/15	ATM Dep	\$ 2,440.00	Donation	\$ 2,440.00		
11/12/15	ATM Dep	\$ 250.00	Hall at 6 Milton	\$ 250.00		
11/12/15	ATM Dep	\$ 175.00	Hall at 6 Milton	\$ 175.00		
11/16/15	Mtot Dep	\$ 300.00	Hall at 6 Milton	\$ 300.00		
11/18/15	ATM Dep	\$ 2,000.00	Donation	\$ 2,000.00		
11/18/15	Mtot Dep	\$ 100.00	Donation	\$ 100.00		
11/18/15	EFT	\$ 38.00	Donation	\$ 38.00		
11/20/15	Mtot Dep	\$ 500.00	Donation	\$ 500.00		
11/23/15	ATM Dep	\$ 1,000.00	Hall at 6 Milton	\$ 1,000.00		
11/23/15	ATM Dep	\$ 645.00	Hall at 6 Milton	\$ 645.00		
11/24/15	Mtot Dep	\$ 260.00	Donation	\$ 260.00		
11/27/15	ATM Dep	\$ 40.00	Donation	\$ 40.00		
11/27/15	Mtot Dep	\$ 1,400.00	Hall at 6 Milton	\$ 400.00	\$ 1,000.00	
11/30/15	ATM Dep	\$ 350.00	Hall at 6 Milton	\$ 350.00		
11/30/15	ATM Dep	\$ 50.00	Donation	\$ 50.00		
11/30/15	ATM Dep	\$ 50.00	Donation	\$ 50.00		
11/30/15	Mtot Dep	\$ 1,000.00	Donation	\$ 1,000.00		
11/30/15	Mtot Dep	\$ 50.00	Donation	\$ 50.00		
		\$ 15,898.27		\$ 8,828.27	\$ 6,670.00	\$ - \$ 400.00
Summary October 1 thru October 31, 2015						
Beg Bal @	10/31/15	\$ 7,398.05				
Deposits:		\$ 15,898.27				
Disb:		\$ [17,793.66]				
Bal @	11/30/2015	\$ 6,002.66	Bank Bal @ 11/30/15	\$ 6,002.66		

Receipts:	Chase #7550	Chase #7890	Chase #0280	Ster Natl #1387	Total
Tuition	\$ 1,989.62	\$ -	\$ -	\$ -	\$ -
Donations	\$ 2,878.00	\$ -	\$ -	\$ -	\$ -
Food	\$ -	\$ 22,542.78	\$ 8,828.27	\$ -	\$ -
Catering Hall	\$ -	\$ -	\$ 6,670.00	\$ -	\$ -
Contributions	\$ -	\$ -	\$ -	\$ -	\$ -
Donations	\$ -	\$ -	\$ -	\$ -	\$ -
Dues	\$ -	\$ -	\$ -	\$ -	\$ -
Bank Charges	\$ -	\$ -	\$ -	\$ -	\$ -
Xters ~	\$ -	\$ 35.00	\$ 400.00	\$ 4,190.00	\$ -
Proc Fees	\$ -	\$ -	\$ -	\$ -	\$ -
Rent	\$ -	\$ -	\$ -	\$ 10,062.00	\$ -
Total	\$ 4,867.62	\$ 22,577.78	\$ 15,898.27	\$ 14,252.00	\$ 57,595.67
Disbursements:	Chase #7550	Chase #7890	Chase #0280	Ster Natl #1387	Total
Outside Help	\$ -	\$ -	\$ -	\$ -	\$ -
Net Wages	\$ 3,222.21	\$ -	\$ -	\$ -	\$ -
Qtrly P/R Tx	\$ -	\$ -	\$ -	\$ -	\$ -
Bank Charges	\$ 78.00	\$ 10.00	\$ 30.00	\$ 40.00	\$ -
Proc Fees - Ref	\$ -	\$ (60.00)	\$ -	\$ -	\$ -
Proc Fees	\$ -	\$ 35.20	\$ 161.38	\$ -	\$ -
Donations	\$ -	\$ -	\$ -	\$ -	\$ -
Din Torah	\$ -	\$ -	\$ -	\$ 10,400.00	\$ -
Marketing	\$ 65.03	\$ -	\$ 158.00	\$ -	\$ -
Website	\$ -	\$ -	\$ -	\$ -	\$ -
Insurance	\$ -	\$ -	\$ -	\$ 2,689.96	\$ -
Utilities	\$ -	\$ -	\$ 3,078.62	\$ -	\$ -
Prtg & Copying	\$ -	\$ -	\$ -	\$ -	\$ -
Food	\$ 23.86	\$ 22,565.00	\$ 622.50	\$ -	\$ -
Repr & Maint - Ref	\$ -	\$ -	\$ -	\$ -	\$ -
Repr & Maint	\$ -	\$ -	\$ 9,053.16	\$ 1,350.00	\$ -
Cln & Suppls	\$ -	\$ -	\$ -	\$ -	\$ -
Transportation	\$ 268.89	\$ -	\$ -	\$ 8,563.53	\$ -
Transfers	\$ 1,110.00	\$ -	\$ 4,190.00	\$ -	\$ -
	\$ 4,767.99	\$ 22,550.20	\$ 17,293.66	\$ 23,043.49	\$ 67,655.34
Net Inc/Loss	\$ 99.63	\$ 27.58	\$ (1,395.39)	\$ (8,791.49)	\$ (10,059.67)

Date Printed: Dec 22, 2015

Congregation Birchos Yosef		Case No.	15-22254-rdd	
Debtor		Reporting Period:	Nov 1 thru Nov 30, 2015	
DISBURSEMENT JOURNAL				
CASH DISBURSEMENTS				
Date	Payee	Purpose	Amount	
	Total Cash Disbursements	\$	-	
BANK ACCOUNT DISBURSEMENTS				
Date	Payee	Purpose	Amount	
			Check #	
11/02/15	Exxon/Mobil	Transportation	\$ 20.00	DbCd
11/03/15	Glaubers	Food	\$ 16.99	DbCd
11/04/15	Hatzloche Grocery	Food	\$ 6.87	DbCd
11/05/15	Sunoco	Transportation	\$ 100.00	DbCd
11/05/15	Sunoco	Transportation	\$ 148.89	DbCd
11/27/15	Constant Contact	Marketing	\$ 65.03	DbCd
11/02/15	Xfer to Chase A/C #0280	Xfer	\$ 400.00	Xfer
11/03/15	Xfer to Chase A/C #7890	Xfer	\$ 35.00	Xfer
11/03/15	Xfer to Chase A/C #5113	Xfer	\$ 20.00	Xfer
11/05/15	Xfer to Chase A/C #5113	Xfer	\$ 55.00	Xfer
11/30/15	Xfer to Chase A/C #8715	Xfer	\$ 600.00	Xfer
11/03/15	Issac Kleinman	Net Wage	\$ 521.78	10299
11/12/15	Issac Kleinman	Net Wage	\$ 521.79	10304
11/24/15	Simcha Klagsbrun	Net Wage	\$ 717.61	10305
11/09/15	Mordechai Weiss	Net Wage	\$ 371.72	10306
11/30/15	Simcha Klagsbrun	Net Wage	\$ 717.61	10309
11/25/15	Mordechai Weiss	Net Wage	\$ 371.70	10310
11/03/15	NSF Fee	Bank Charge	\$ 34.00	Bank Chg
11/12/15	NSF Fee	Bank Charge	\$ 34.00	Bank Chg
11/30/15	Mo Svc Chg	Bank Charge	\$ 10.00	Bank Chg
	Sub-Total - Chase A/C #7550	\$	4,767.99	
11/24/2015	Authnet Gateway Billing		\$ (60.00)	CrCd
11/03/15	Xfer to Chase Ckg #5113		\$ 2,000.00	Xfer
11/03/15	Authnet Gateway Billing		\$ 35.20	EFT
11/04/15	Xfer to Chase Ckg #5113		\$ 85.00	Xfer
11/05/15	Xfer to Chase Ckg #5113		\$ 545.00	Xfer
11/18/15	Xfer to Chase Ckg #5113		\$ 200.00	Xfer
11/24/15	Xfer to Chase Ckg #5113		\$ 1,277.00	Xfer
11/04/15	Cong. Bnei Meluchim		\$ 5,300.00	18500
11/23/15	Cong. Bnei Meluchim		\$ 1,500.00	18502
11/16/15	Elite Food		\$ 2,065.00	18503
11/23/15	Chef's Kingdom		\$ 393.00	18504
11/23/15	Cong. Bnei Meluchim		\$ 9,200.00	18506
11/30/15	Bank Service Charge		\$ 10.00	Bnk Svc Chg
	Sub-Total - Chase A/C #7890	\$	22,550.20	
11/9/2015	Electric Outlet	Repr & Maint	\$ (250.00)	DbCd
11/2/2015	Leslie's Pool Suply	Repr & Maint	\$ 94.99	DbCd
11/3/2015	Glaubers	Food	\$ 122.50	DbCd
11/9/2015	Electric Outlet	Repr & Maint	\$ 592.00	DbCd
11/12/2015	The Business Magnet	Adv	\$ 98.00	DbCd
11/12/2015	Electric Outlet	Repr & Maint	\$ 60.50	DbCd
11/13/2015	Community Connections	Adv	\$ 60.00	DbCd
11/13/2015	Electric Outlet	Repr & Maint	\$ 31.64	DbCd
11/20/2015	Scaffoldmart.Com	Repr & Maint	\$ 35.35	DbCd
11/2/2015	Bancard Mrcht	Proc Fees	\$ 10.87	EFT
11/3/2015	Bancard Mrcht	Proc Fees	\$ 39.37	EFT
11/4/2015	Bancard Mrcht	Proc Fees	\$ 4.45	EFT
11/5/2015	County Wide Carting	Repr & Maint	\$ 400.00	EFT
11/16/2015	Xfer to Sterling Natl Bank A/C	Xfer	\$ 4,190.00	Wire
11/16/2015	Outgoing Wire Fee	Bank Charge	\$ 30.00	Bank Chg
11/16/2015	Signofile	Proc Fees	\$ 15.00	EFT
11/16/2015	Bancard Mrcht	Proc Fees	\$ 7.62	EFT
11/18/2015	Bancard Mrcht	Proc Fees	\$ 2.54	EFT
11/18/2015	Bancard Mrcht	Proc Fees	\$ 12.70	EFT
11/13/2015	O&R Utilities	Proc Fees	\$ 3,078.62	EFT
11/24/2015	Bancard Mrcht	Proc Fees	\$ 6.60	EFT
11/27/2015	Bancard Mrcht	Proc Fees	\$ 35.56	EFT
11/30/2015	Bancard Mrcht	Proc Fees	\$ 25.40	EFT
11/30/2015	Bancard Mrcht	Proc Fees	\$ 1.27	EFT
11/5/2015	Ramapo Iron Works	Repr & Maint	\$ 1,600.00	402

Date Printed: Dec 22, 2015

Congregation Birchot Yosef		Case No.	15-22254-rdd		
Debtor		Reporting Period:	Nov 1 thru Nov 30, 2015		
11/16/2015	ABC Fire Protection	Repr & Maint	\$	286.50	403
11/5/2015	Fabulos Paper	Repr & Maint	\$	687.18	404
11/10/2015	J. S. Security	Repr & Maint	\$	185.00	405
11/3/2015	Best Value	Food	\$	500.00	406
11/6/2015	Shomer Safty	Repr & Maint	\$	1,000.00	407
11/23/2015	The Tile Boys	Repr & Maint	\$	325.00	412
11/27/2015	BR Electrical	Repr & Maint	\$	1,305.00	413
11/27/2015	Tri State Roofing	Repr & Maint	\$	2,700.00	415
<i>Sub-Total - Chase A/C #0280</i>			\$	17,293.66	
11/30/15	Bank Charge	Bank Charge	\$	40.00	Bank Chg
11/17/15	Servideo	Repr & Maint	\$	1,350.00	9146
11/17/15	Adler's Insurance	Insurance	\$	2,689.96	9147
11/18/15	Beis Din Mishpetei Tzedek	Din Torah	\$	10,400.00	9154
11/03/15	TCF Equipment Finance	Lease - Buses	\$	8,563.53	9157
<i>Sub-Total - SNB A/C #1387</i>			\$	23,043.49	
Grand Total			\$	67,655.34	

In re: Congregation Birchot Yosef	Case No.:	15-22254-rdd
Debtor	Reporting Period:	Nov 1 thru Nov 30, 2015
DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS		
(This Form must be submitted for each bank account maintained by the Debtor)		
<p>Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (CON'T)]</p>		
	Current Month	Cumulative Filing to Date
	Actual	Actual
Cash - Beginning of Month	\$ 19,521.69	
RECEIPTS		
Tuition	\$ 1,989.62	
Donations	\$ 2,878.00	
Contributions	\$ -	
Food	\$ 31,371.05	
Catering Hall	\$ 6,670.00	
Rental Payment(s)	\$ 10,062.00	
Transfers	\$ 4,625.00	
Other Income (attach schedule)		
Total Receipts	\$ 57,595.67	
DISBURSEMENTS		
ORDINARY ITEMS		
Mortgage Payment(s)		
Rental Payment(s)		
Other Secured Note Payments		
Utilities: Gas & Elec	\$ 3,078.62	
Telephone/Cable		
Insurance	\$ 2,689.96	
Outside Help		
Net Wages	\$ 3,222.21	
Payroll Taxes		
Bank Charges	\$ 158.00	
Credit Card Proc Fees	\$ 136.58	
Repairs and Maintenance	\$ 10,403.16	
Cleaning & Supplies		
Office Expense		
Website		
Marketing	\$ 223.03	
Food	\$ 23,211.36	
Tuition		
Transportation	\$ 8,832.42	
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Transfers	\$ 5,300.00	
Donations		
Other (attach schedule)		
Total Ordinary Disbursements	\$ 57,255.34	
REORGANIZATION ITEMS:		
Fees - Din Torah	\$ 10,400.00	
	\$ -	

In re: Congregation Birchos Yosef	Case No.:	15-22254-rdd
Debtor	Reporting Period:	Nov 1 thru Nov 30, 2015
	\$ 10,400.00	
Total Disbursements (Ordinary + Reorganization)	\$ 67,655.34	
Net Cash Flow (Total Receipts - Total Disbursements)	\$ (10,059.67)	
Cash - End of Month (Must equal reconciled bank statement)		
DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS (continuation sheet)		
BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
Xfer from Chase A/C #7550 to A/C #7980	\$ 35.00	
Xfer from Chase A/C #7550 to A/C #0280	\$ 400.00	
Xfer from Chase A/C #0280 to SNB #1387	\$ 4,190.00	
	\$ 4,625.00	
Other Taxes		
	\$ -	
Other Ordinary Disbursements		
Xfer from Chase A/C #7550 to A/C #0280	\$ 400.00	
Xfer from Chase A/C #7550 to A/C #7890	\$ 35.00	
Xfer from Chase A/C #7550 to A/C #5113	\$ 20.00	
Xfer from Chase A/C #7550 to A/C #5113	\$ 55.00	
Xfer from Chase A/C #7550 to A/C #8715	\$ 600.00	
Xfer from Chase A/C #0280 to SNB #1387	\$ 4,190.00	
	\$ 5,300.00	
Other Reorganization Expenses		
TOTAL - OTHER		
THE FOLLOWING SECTION MUST BE COMPLETED		
DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)		
TOTAL DISBURSEMENTS	\$ 67,655.34	
LESS: TRANSFERS TO OTHER DEBTOR IN POSSESSION ACCOUNTS	\$ 0.00	
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	\$ 0.00	
TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES	\$ 67,655.34	



JPMorgan Chase Bank, N.A.
P O Box 659754
San Antonio, TX 78265-9754

October 31, 2015 through November 30, 2015
Account Number: 000000112310280

CUSTOMER SERVICE INFORMATION

Web site:	Chase.com
Service Center:	1-800-242-7338
Deaf and Hard of Hearing:	1-800-242-7383
Para Espanol:	1-888-622-4273
International Calls:	1-713-262-1679

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CONGREGATION BIRCHOS YOSEF
201 ROUTE 306
MONSEY NY 10952-1834



CHECKING SUMMARY

Chase Total Business Checking

	INSTANCES	AMOUNT
Beginning Balance		\$7,398.05
Deposits and Additions	27	16,148.27
Checks Paid	9	- 8,588.68
ATM & Debit Card Withdrawals	8	- 1,094.98
Electronic Withdrawals	14	- 7,830.00
Fees and Other Withdrawals	1	- 30.00
Ending Balance	59	\$6,002.66

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
11/02	Online Transfer From Chk ...7550 Transaction#: 4976149728	\$400.00
11/03	Bankcard-1392 Mtot Dep 512178370315285 CCD ID: 5497139201	1,550.00
11/04	ATM Check Deposit 11/04 405 Route 59 Monsey NY Card 9055	425.00
11/04	ATM Check Deposit 11/04 405 Route 59 Monsey NY Card 9055	393.27
11/04	ATM Cash Deposit 11/04 405 Route 59 Monsey NY Card 9055	107.00
11/04	Bankcard-1392 Btot Dep 512178370315285 CCD ID: 5497139201	175.00
11/05	ATM Check Deposit 11/05 405 Route 59 Monsey NY Card 9055	1,725.00
11/09	ATM Check Deposit 11/08 405 Route 59 Monsey NY Card 9055	475.00
11/09	Card Purchase Return 11/08 Electric Outlet Spring Valley NY Card 9055	250.00
11/12	ATM Check Deposit 11/12 405 Route 59 Monsey NY Card 9055	2,440.00
11/12	ATM Check Deposit 11/12 405 Route 59 Monsey NY Card 9055	250.00
11/12	ATM Check Deposit 11/12 405 Route 59 Monsey NY Card 9055	175.00
11/16	Bankcard-1392 Mtot Dep 512178370315285 CCD ID: 5497139201	300.00
11/18	ATM Check Deposit 11/18 405 Route 59 Monsey NY Card 9055	2,000.00
11/18	Bankcard-1392 Mtot Dep 512178370315285 CCD ID: 5497139201	100.00
11/18	Chase Quickpay Electronic Transfer 5011684754 From Roiza Blima Meisels	38.00
11/20	Bankcard-1392 Mtot Dep 512178370315285 CCD ID: 5497139201	500.00
11/23	ATM Check Deposit 11/23 405 Route 59 Monsey NY Card 9055	1,000.00
11/23	ATM Check Deposit 11/22 405 Route 59 Monsey NY Card 9055	645.00
11/24	Bankcard-1392 Mtot Dep 512178370315285 CCD ID: 5497139201	260.00
11/27	ATM Check Deposit 11/27 405 Route 59 Monsey NY Card 9055	40.00



October 31, 2015 through November 30, 2015
Account Number: 000000112310280

DEPOSITS AND ADDITIONS

(continued)

DATE	DESCRIPTION	AMOUNT
11/27	Bankcard-1392 Mtot Dep 512178370315285 CCD ID: 5497139201	1,400.00
11/30	ATM Check Deposit 11/29 501 Chestnut Ridge Rd Chestnut Ridg NY Card 9055	350.00
11/30	ATM Check Deposit 11/29 405 Route 59 Monsey NY Card 9055	50.00
11/30	ATM Cash Deposit 11/29 501 Chestnut Ridge Rd Chestnut Ridg NY Card 9055	50.00
11/30	Bankcard-1392 Mtot Dep 512178370315285 CCD ID: 5497139201	1,000.00
11/30	Bankcard-1392 Mtot Dep 512178370315285 CCD ID: 5497139201	50.00
Total Deposits and Additions		\$16,148.27

CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
402 ^		11/05	\$1,600.00
403 ^		11/16	286.50
404 ^		11/05	687.18
405 ^		11/10	185.00
406 ^		11/03	500.00
407 ^		11/06	1,000.00
412 * ^		11/23	325.00
413 ^		11/27	1,305.00
415 * ^		11/27	2,700.00
Total Checks Paid			\$8,588.68

If you see a description in the Checks Paid section, it means that we received only electronic information about the check, not the original or an image of the check. As a result, we're not able to return the check to you or show you an image.

* All of your recent checks may not be on this statement, either because they haven't cleared yet or they were listed on one of your previous statements.

^ An image of this check may be available for you to view on Chase.com.

ATM & DEBIT CARD WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
11/02	Card Purchase With Pin 11/01 Leslie's Pool Sply Nanuet NY Card 9055	\$94.99
11/03	Card Purchase 11/02 Glaubers Bakery Spring Valley NY Card 9055	122.50
11/09	Card Purchase 11/06 Electric Outlet 845-4257750 NY Card 9055	592.00
11/12	Card Purchase 11/10 The Business Magnet 845-445-0612 NY Card 9055	98.00
11/12	Card Purchase 11/11 Electric Outlet Spring Valley NY Card 9055	60.50
11/13	Card Purchase 11/11 Community Connections 845-3712222 NY Card 9055	60.00
11/13	Card Purchase 11/12 Electric Outlet Spring Valley NY Card 9055	31.64
11/20	Card Purchase 11/19 Scaffoldmart.Com 866-900-0983 NC Card 9055	35.35
Total ATM & Debit Card Withdrawals		\$1,094.98

ATM & DEBIT CARD SUMMARY

Shea Klagsbrun Card 9055

Total ATM Withdrawals & Debits	\$0.00
Total Card Purchases	\$1,094.98
Total Card Deposits & Credits	\$10,375.27

ATM & Debit Card Totals

Total ATM Withdrawals & Debits	\$0.00
Total Card Purchases	\$1,094.98



October 31, 2015 through November 30, 2015
Account Number: 000000112310280

Total Card Deposits & Credits \$10,375.27

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
11/02	Bankcard-1392 Mtot Disc 512178370315285 CCD ID: 5497139201	\$10.87
11/03	Bankcard-1392 Discount 512178370315285 CCD ID: 5497139201	39.37
11/04	Bankcard-1392 Discount 512178370315285 CCD ID: 5497139201	4.45
11/05	Countywide Carti Sigonfile Wjddm3 CCD ID: 9000090893	400.00
11/16	11/16 Wire Transfer Via: Sterling National/221970443 A/C: Congregation Birchos Yosef Imad: 1116B1Qgc06C010490 Trn: 5079900320Es	4,190.00
11/16	Magnoria Sigonfile 0Pyhn3 CCD ID: 9000128849	15.00
11/16	Bankcard-1392 Discount 512178370315285 CCD ID: 5497139201	7.62
11/18	Bankcard-1392 Discount 512178370315285 CCD ID: 5497139201	2.54
11/20	Bankcard-1392 Discount 512178370315285 CCD ID: 5497139201	12.70
11/23	O & R Utilities Bill Pymt 2285644039 Web ID: 2462467001	3,078.62
11/24	Bankcard-1392 Discount 512178370315285 CCD ID: 5497139201	6.60
11/27	Bankcard-1392 Discount 512178370315285 CCD ID: 5497139201	35.56
11/30	Bankcard-1392 Discount 512178370315285 CCD ID: 5497139201	25.40
11/30	Bankcard-1392 Discount 512178370315285 CCD ID: 5497139201	1.27
Total Electronic Withdrawals		\$7,830.00



FEES AND OTHER WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
11/16	Outgoing Domestic Wire Fee	\$30.00
Total Fees & Other Withdrawals		\$30.00

The monthly service fee of \$10.00 was waived this period because you maintained a minimum daily balance of \$1,500.00 or more.

DAILY ENDING BALANCE

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
11/02	\$7,692.19	11/10	7,661.96	11/20	8,635.11
11/03	8,580.32	11/12	10,368.46	11/23	6,876.49
11/04	9,676.14	11/13	10,276.82	11/24	7,129.89
11/05	8,713.96	11/16	6,047.70	11/27	4,529.33
11/06	7,713.96	11/18	8,183.16	11/30	6,002.66
11/09	7,846.96				

SERVICE CHARGE SUMMARY

TRANSACTIONS FOR SERVICE FEE CALCULATION	NUMBER OF TRANSACTIONS
Checks Paid / Debits	31
Deposits / Credits	22
Deposited Items	25
Transaction Total	78

SERVICE FEE CALCULATION	AMOUNT
Service Fee	\$10.00
Service Fee Credit	-\$10.00
Net Service Fee	\$0.00
Excessive Transaction Fees (Above 200)	\$0.00
Total Service Fees	\$0.00



October 31, 2015 through November 30, 2015

Account Number: 000000112310280

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS: Call or write us at the phone number or address on the front of this statement (non-personal accounts contact Customer Service) if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- A description of the error or transfer you are unsure of, why you believe it is an error, or why you need more information.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS: Contact the bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing no later than 30 days after the statement was made available to you. For more complete details, see the Account Rules and Regulations or other applicable account agreement that governs your account.



JPMorgan Chase Bank, N.A. Member FDIC



JPMorgan Chase Bank, N.A.
P.O Box 659754
San Antonio, TX 78265-9754

October 31, 2015 through November 30, 2015
Account Number: 000000106157550

CUSTOMER SERVICE INFORMATION

Web site:	Chase.com
Service Center:	1-800-242-7338
Deaf and Hard of Hearing:	1-800-242-7383
Para Espanol:	1-888-622-4273
International Calls:	1-713-262-1679

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CONGREGATION BIRCHOS YOSEF
201 ROUTE 306
MONSEY NY 10952-1834



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CHECKING SUMMARY

Chase Total Business Checking

	INSTANCES	AMOUNT
Beginning Balance		\$912.48
Deposits and Additions	10	4,867.62
Checks Paid	6	- 3,222.21
ATM & Debit Card Withdrawals	6	- 357.78
Electronic Withdrawals	5	- 1,110.00
Fees and Other Withdrawals	3	- 78.00
Ending Balance	30	\$1,012.11

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
11/04	ATM Check Deposit 11/04 405 Route 59 Monsey NY Card 9788	\$450.00
11/09	ATM Check Deposit 11/09 405 Route 59 Monsey NY Card 9788	534.62
11/13	Online Transfer From Chk ...5113 Transaction#: 5001663164	355.00
11/13	Online Transfer From Chk ...5113 Transaction#: 5001726905	35.00
11/23	ATM Cash Deposit 11/22 269 N Main St Spring Valley NY Card 9788	652.00
11/23	ATM Check Deposit 11/22 269 N Main St Spring Valley NY Card 9788	250.00
11/23	ATM Cash Deposit 11/22 269 N Main St Spring Valley NY Card 9788	50.00
11/25	Online Transfer From Chk ...5113 Transaction#: 5025787288	1,400.00
11/30	ATM Check Deposit 11/29 405 Route 59 Monsey NY Card 9788	1,100.00
11/30	Online Transfer From Chk ...5113 Transaction#: 5033137599	41.00
Total Deposits and Additions		\$4,867.62



October 31, 2015 through November 30, 2015
Account Number: 000000106157550

CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
10299 ^		11/03	\$521.78
10304 * ^		11/12	521.79
10305 ^		11/24	717.61
10306 ^		11/09	371.72
10309 * ^		11/30	717.61
10310 ^		11/25	371.70
Total Checks Paid			\$3,222.21

If you see a description in the Checks Paid section, it means that we received only electronic information about the check, not the original or an image of the check. As a result, we're not able to return the check to you or show you an image.

* All of your recent checks may not be on this statement, either because they haven't cleared yet or they were listed on one of your previous statements.

^ An image of this check may be available for you to view on Chase.com.

ATM & DEBIT CARD WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
11/02	Card Purchase 11/01 Exxonmobil 48085641 Monsey NY Card 9788	\$20.00
11/03	Card Purchase 11/02 Glaubers Bakery Spring Valley NY Card 9788	16.99
11/04	Card Purchase 11/02 Hatzlacha Grocery 845-4259220 NY Card 9788	6.87
11/05	Card Purchase 11/03 Sunoco 0554846600 Spring Valley NY Card 9788	100.00
11/05	Card Purchase 11/03 Sunoco 0554846600 Spring Valley NY Card 9788	148.89
11/27	Recurring Card Purchase 11/26 Ctc*Constantcontact.CO 855-2295506 MA Card 3436	65.03
Total ATM & Debit Card Withdrawals		\$357.78

ATM & DEBIT CARD SUMMARY

Simcha Klagsbrun Card 3436

Total ATM Withdrawals & Debits	\$0.00
Total Card Purchases	\$65.03
Total Card Deposits & Credits	\$0.00

Meir Kahana Card 9788

Total ATM Withdrawals & Debits	\$0.00
Total Card Purchases	\$292.75
Total Card Deposits & Credits	\$3,036.62

ATM & Debit Card Totals

Total ATM Withdrawals & Debits	\$0.00
Total Card Purchases	\$357.78
Total Card Deposits & Credits	\$3,036.62

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
11/02	11/01 Online Transfer To Chk ...0280 Transaction#: 4976149728	\$400.00
11/03	11/03 Online Transfer To Chk ...7890 Transaction#: 4980755337	35.00
11/03	11/03 Online Transfer To Chk ...5113 Transaction#: 4981585020	20.00
11/05	11/05 Online Transfer To Chk ...5113 Transaction#: 4985547281	55.00
11/30	11/29 Online Transfer To Chk ...8715 Transaction#: 5033315584	600.00
Total Electronic Withdrawals		\$1,110.00



October 31, 2015 through November 30, 2015
Account Number: 000000106157550

FEES AND OTHER WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
11/03	Insufficient Funds Fee For Check #10299 IN The Amount of \$521.78	\$34.00
11/12	Insufficient Funds Fee For Check #10304 IN The Amount of \$521.79	34.00
11/30	Service Fee	10.00
	Total Fees & Other Withdrawals	\$78.00

You were charged a monthly service fee of \$10.00 this period. You can avoid this fee in the future by maintaining a minimum daily balance of \$1,500.00. Your minimum daily balance was -\$388.94.

DAILY ENDING BALANCE

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
11/02	\$492.48	11/09	166.85	11/24	235.45
11/03	-135.29	11/12	-388.94	11/25	1,263.75
11/04	307.84	11/13	1.06	11/27	1,198.72
11/05	3.95	11/23	953.06	11/30	1,012.11

SERVICE CHARGE SUMMARY

TRANSACTIONS FOR SERVICE FEE CALCULATION	NUMBER OF TRANSACTIONS
Checks Paid / Debits	12
Deposits / Credits	4
Deposited Items	7
Transaction Total	23
SERVICE FEE CALCULATION	AMOUNT
Service Fee	\$10.00
Service Fee Credit	\$0.00
Net Service Fee	\$10.00
Excessive Transaction Fees (Above 200)	\$0.00
Total Service Fees	\$10.00

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS: Call or write us at the phone number or address on the front of this statement (non-personal accounts contact Customer Service) if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- A description of the error or transfer you are unsure of, why you believe it is an error, or why you need more information.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS: Contact the bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing no later than 30 days after the statement was made available to you. For more complete details, see the Account Rules and Regulations or other applicable account agreement that governs your account.



JPMorgan Chase Bank, N.A. Member FDIC



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October 31, 2015 through November 30, 2015
Account Number: 000000106157550

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STERLING
NATIONAL BANK

400 Relia Blvd
Montebello, NY 10901

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November 2015

Reporting Activity 11/01 - 11/30

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RETURN SERVICE REQUESTED

>001425 5900564 0001 092300 10Z

BIRCHOS YOSEF CONGREGATION
18 ELLISH PKWY
SPRING VALLEY NY 10977-3808



00000000000000000000000000000000

Contact Us

- Client Services 855-274-2800
- Automated Telephone Banking 855-274-2802
- Mailing Address 400 Relia Blvd.
Montebello, NY 10901
- Online Access <https://www.snb.com>



SUMMARY OF ACCOUNTS

ACCOUNT TYPE	ACCOUNT NUMBER	ENDING BALANCE
ENHANCED BUSINESS CHECKING	XXXXXX1387	\$2,427.08

New Chip Technology Coming Soon to Your Sterling Debit MasterCard.

Sterling Debit MasterCard will soon feature the latest chip technology, which provides an added layer of security for greater protection against fraud. Chip cards are widely accepted around the globe, making traveling easier and more convenient. Your card will continue to have the traditional magnetic stripe on the back, so you can continue to use it at merchants without chip-enabled terminals.

Look for this new card feature when you receive new or replacement debit cards. Chip debit cards will be provided to replace lost or stolen cards after December 15, 2015. Chip debit cards will be provided for automatic renewals in early 2016. If you have any additional questions concerning your Debit MasterCard, please contact Client Services and follow the prompts to be connected to a debit card representative:

Business Client Services 855-274-2800
Personal Client Services 855-274-2801





November 2015

Reporting Activity 11/01 - 11/30

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ENHANCED BUSINESS CHECKING - XXXXX1387**Account Summary**

Date	Description	
11/01/2015	Beginning Balance	\$11,218.55
	4 Debit(s) this period	\$23,003.49
	4 Credit(s) this period	\$14,252.00
11/30/2015	Ending Balance	\$2,427.06
	Service Charges	\$40.00

Interest Summary

Description	
Interest Earned From 11/01/2015 Through 11/30/2015	
Annual Percentage Yield Earned	0.0000%
Interest Days	30
Interest Earned	\$0.00
Interest Paid This Period	\$0.00
Interest Paid Year-to-Date	\$0.00
Interest Withheld Year-to-Date	\$0.00
Average Ledger Balance	\$4,885.67
Average Available Balance	\$4,450.74

Transaction Activity**Transaction Date** **Description**

Debits	Credits	Balance
		\$11,218.55
	\$1,650.00	\$12,868.55
-\$8,583.53		\$4,305.02
	\$1,912.00	\$6,217.02
	\$4,180.00	\$10,407.02
	\$6,500.00	\$16,907.02
-\$2,889.96		\$14,217.06
-\$1,350.00		\$12,867.06
-\$10,400.00		\$2,467.06
	-\$40.00	\$2,427.06
		\$2,427.06

Debits

Date	Description	
11/30/2015	SERVICE CHARGE	

Amount

\$40.00

Credits

Date	Description	
11/02/2015	YEDEI CHESED INC CBY	
11/10/2015	DEPOSIT	
11/16/2015	INCOMING WIRE,CONGREGATION BIR CHOS YOSEF,JPMORGAN CHASE,DCD OF 15/11/16,17541148	
11/17/2015	INCOMING WIRE,SHAAREI ARAZIM O F MONSEY,CAPITALONE LA,175545 40	

Amount

\$1,650.00

\$1,912.00

\$4,180.00

\$6,500.00



ENHANCED BUSINESS CHECKING - X00000X1387 (continued)

Checks Cleared

Check Number	Check Date	Check Amount	Check Number	Check Date	Check Amount
9146	11/17/2015	\$1,350.00	9154*	11/18/2015	\$10,400.00
9147	11/17/2015	\$2,089.96	9157*	11/03/2015	\$8,663.53

* Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount	Date	Amount
10/31/2015	\$11,218.55	11/10/2015	\$6,217.02	11/18/2015	\$2,467.06
11/02/2015	\$12,868.55	11/18/2015	\$10,407.02	11/30/2015	\$2,427.06
11/03/2015	\$4,305.02	11/17/2015	\$12,867.06		

Service Charge Summary

Description	Amount
Monthly Maintenance	\$35.00
AC-Check Image Fee	\$5.00
Service Chg Waived	\$0.00
Total Service Charge	\$40.00

הנפקה הלאומית העממית של מדינת ישראל



November 2015

Reporting Activity 11/01 - 11/30

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Dollar in thousands	9146
DEBTOR NAME	Patricia Penner
DEBTOR ADDRESS	191350 7th
PROVINCIAL BANK	Bank of Canada
REGISTRATION NUMBER	1221970443C
LOAN ID	1012013017446

#9146	20151117	\$1,350.00
CONTRACTUAL BALANCE DUE		
INTEREST ACCRUED		
PRINCIPAL PAYMENT		
BALANCE DUE		
MILLS		

#9147	20151117	\$2,689.96
CONTRACTUAL BALANCE DUE		
INTEREST ACCRUED		
PRINCIPAL PAYMENT		
BALANCE DUE		
MILLS		

#9154	20151118	\$10,600.00
CONTRACTUAL BALANCE DUE		
INTEREST ACCRUED		
PRINCIPAL PAYMENT		
BALANCE DUE		
MILLS		

#9157	20151103	\$8,563.53
CONTRACTUAL BALANCE DUE		
INTEREST ACCRUED		
PRINCIPAL PAYMENT		
BALANCE DUE		
MILLS		

20151116 \$1,912.00

Dollar in thousands	9146
DEBTOR NAME	Heather Paquet
DEBTOR ADDRESS	972-003357
PROVINCIAL BANK	Bank of Canada
REGISTRATION NUMBER	1221970443C
LOAN ID	1012013017446

#9146	20151117	\$1,350.00
CONTRACTUAL BALANCE DUE		
INTEREST ACCRUED		
PRINCIPAL PAYMENT		
BALANCE DUE		
MILLS		

#9147	20151117	\$2,689.96
CONTRACTUAL BALANCE DUE		
INTEREST ACCRUED		
PRINCIPAL PAYMENT		
BALANCE DUE		
MILLS		

#9154	20151118	\$10,600.00
CONTRACTUAL BALANCE DUE		
INTEREST ACCRUED		
PRINCIPAL PAYMENT		
BALANCE DUE		
MILLS		

#9157	20151103	\$8,563.53
CONTRACTUAL BALANCE DUE		
INTEREST ACCRUED		
PRINCIPAL PAYMENT		
BALANCE DUE		
MILLS		



JPMorgan Chase Bank, N.A.
P O Box 659754
San Antonio, TX 78265-9754

October 31, 2015 through November 30, 2015
Account Number: 000000112317890

00079095 DRE 802 210 33515 NNNNNNNNNY 1 00000000 69 0000
CONGREGATION BIRCHOS YOSEF
201 ROUTE 306
MONSEY NY 10952-1834

CUSTOMER SERVICE INFORMATION

Web site: Chase.com
Service Center: 1-800-242-7338
Deaf and Hard of Hearing: 1-800-242-7383
Para Espanol: 1-888-622-4273
International Calls: 1-713-262-1679



CHECKING SUMMARY

Chase Total Business Checking

	INSTANCES	AMOUNT
Beginning Balance		-\$7.39
Deposits and Additions	6	22,637.78
Checks Paid	5	- 18,458.00
Electronic Withdrawals	6	- 4,142.20
Fees and Other Withdrawals	1	- 10.00
Ending Balance	18	\$20.19

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
11/02	ATM Check Deposit 10/31 405 Route 59 Monsey NY Card 9788	\$7,939.40
11/03	Online Transfer From Chk ...7550 Transaction#: 4980755337	35.00
11/10	ATM Check Deposit 11/10 405 Route 59 Monsey NY Card 9788	156.54
11/16	ATM Check Deposit 11/15 405 Route 59 Monsey NY Card 9788	2,110.86
11/23	ATM Check Deposit 11/23 410 Route 59 Monsey NY Card 9788	12,335.98
11/24	Authnet Gateway Billing 41762512 CCD ID: 3870568569	60.00
Total Deposits and Additions		\$22,637.78



October 31, 2015 through November 30, 2015
Account Number: 000000112317890

CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
18500 ^		11/04	\$5,300.00
18502 * ^		11/23	1,500.00
18503 ^		11/16	2,065.00
18504 ^		11/23	393.00
18506 * ^		11/24	9,200.00
Total Checks Paid			\$18,458.00

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^ An image of this check may be available for you to view on Chase.com.

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
11/03	11/03 Online Transfer To Chk ...5113 Transaction#: 4981583064	\$2,000.00
11/03	Authnet Gateway Billing 41623203 CCD ID: 1870568569	35.20
11/04	11/04 Online Transfer To Chk ...5113 Transaction#: 4984045355	85.00
11/05	11/05 Online Transfer To Chk ...5113 Transaction#: 4985725074	545.00
11/18	11/17 Online Transfer To Chk ...5113 Transaction#: 5011013433	200.00
11/24	11/24 Online Transfer To Chk ...5113 Transaction#: 5023975542	1,277.00
Total Electronic Withdrawals		\$4,142.20

FEES AND OTHER WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
11/30	Service Fee	\$10.00
Total Fees & Other Withdrawals		\$10.00

You were charged a monthly service fee of \$10.00 this period. You can avoid this fee in the future by maintaining a minimum daily balance of \$1,500.00. Your minimum daily balance was -\$7.39.

DAILY ENDING BALANCE

DATE	AMOUNT
11/02	\$7,932.01
11/03	5,931.81
11/04	546.81
11/05	1.81
11/10	158.35
11/16	204.21
11/18	4.21
11/23	10,447.19
11/24	30.19
11/30	20.19

SERVICE CHARGE SUMMARY

TRANSACTIONS FOR SERVICE FEE CALCULATION	NUMBER OF TRANSACTIONS
Checks Paid / Debits	6
Deposits / Credits	5
Deposited Items	11
Transaction Total	22



October 31, 2015 through November 30, 2015
Account Number: 000000112317890

SERVICE CHARGE SUMMARY

(continued)

SERVICE FEE CALCULATION	AMOUNT
Service Fee	\$10.00
Service Fee Credit	\$0.00
Net Service Fee	\$10.00
Excessive Transaction Fees (Above 200)	\$0.00
Total Service Fees	\$10.00

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- The dollar amount of the suspected error
- A description of the error or transfer you are unsure of, why you believe it is an error, or why you need more information.

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JPMorgan Chase Bank, N.A. Member FDIC



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October 31, 2015 through November 30, 2015
Account Number: 000000112317890

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